

October 28, 2026

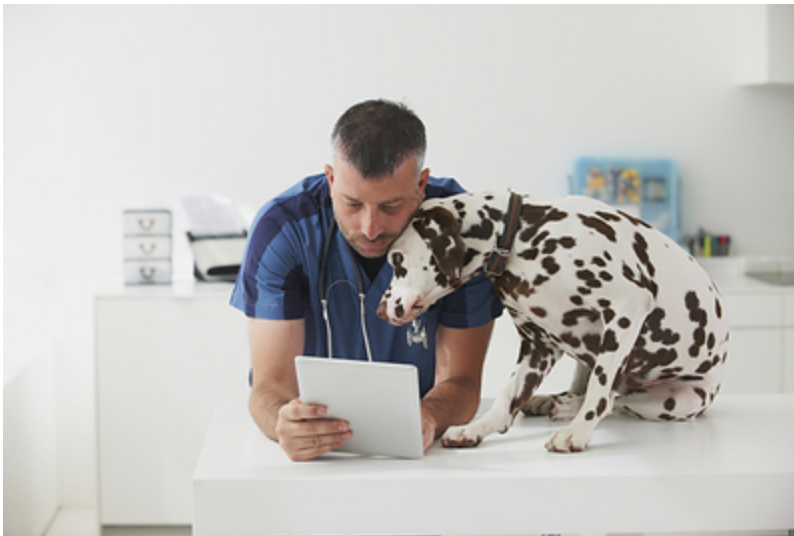


CareCredit and Clarus Make Checkout Simpler for Veterinary Practices with Real-Time Eligibility Insights for Insurance and Financing Options

Key Highlights:

- **Pet insurance and financing clarity at checkout:** The Clarus Technology Portal gives vet teams real-time visibility into a client's pet insurance coverage and available financing options at the point of care, helping veterinarians discuss payment confidently and quickly.
- **More payment paths for higher treatment acceptance:** By pairing the CareCredit credit card with insurance insights in one workflow, the partnership helps reduce payment friction, support clearer estimates, and aims to increase the likelihood clients proceed with recommended care.
- **An innovative seamless client experience across coverage and payment:** Together, Synchrony's CareCredit and Clarus are working to better connect pet insurance and financing, minimizing back-and-forth and making it easier for clients to understand what's covered and how to pay.

STAMFORD, Conn., Oct. 28, 2026 /PRNewswire/ -- [Synchrony](#) (NYSE: SYF), a premier consumer financial services company and provider of the CareCredit health and wellness credit card, today announced the official launch of its strategic partnership with [Clarus Technology](#) (Clarus), a next-generation veterinary practice technology leader. This collaboration provides veterinary practices with unparalleled access to real-time financial information and insurance coverage insights within the Clarus Portal, helping pet care teams deliver comprehensive, clear and fast cost-of-care conversations and more confident pet parent payment planning at check out.



By bringing insurance and financing visibility closer to the point of care, practices can help reduce administrative back-and-forth, set expectations earlier, and support higher treatment acceptance, while providing a more seamless experience for pet parents. The collaboration underscores CareCredit's ongoing commitment to innovation across the pet industry and continued support for the veterinary community and pet owners.

"This partnership with Clarus is a meaningful step forward in how we support veterinary teams and the pets they care for," said Jonathan Wainberg, Senior Vice President and General Manager, Pet, CareCredit, a Synchrony solution. "By bringing real-time insurance and financing insights into the Clarus Portal at the point of care, we're helping practices streamline cost-of-care conversations, reduce payment friction, and improve the client experience so more pets can get the care they need."

The Clarus Platform empowers staff and optimizes operations through seamless integration of insurance and financial product information with available care options and is offered free to veterinary practices. Its user-friendly dashboard allows practices to track data, responses, and claims in real time, and is simple to learn through a 10-15-minute onboarding.

For veterinary staff, the platform provides instant financial clarity, enabling them to understand their patients' pet insurance coverage in real time and explore flexible financing options. This simplification of decisions and maximization of coverage, coupled with easier claim submission and tracking, helps veterinary staff support pet parents to efficiently leverage their insurance benefits and close potential coverage gaps. The Clarus Platform also easily integrates with major Practice Information Management Systems (PIMS), helping to drive efficient practice workflows and payment simplicity.

"This technology is designed to empower veterinary staff to improve the client experience for pet owners through more seamless and informed conversations around their pets' care," said Michael Sullivan, President and Chief Commercial Officer, Clarus. "With greater visibility into insurance and financing options, veterinary teams can help pet parents confidently plan for routine care and manage unexpected emergencies, ensuring pets receive the care they need."

"This integration is designed to streamline veterinary practice operations while helping ease

financial stress for pet parents at the point of care," said Debbie Boone, B.S., CVPM. "And I've seen this impact first-hand. I look forward to continuing to see the benefits of this platform, and its ability to improve two-way relationships between practices and pet owners, ultimately driving better outcomes."

This new partnership complements Synchrony's existing CareCredit partnerships with the pet insurance companies Pets Best, Pumpkin Pet Insurance, Figo Pet Insurance, and Embrace Pet Insurance. CareCredit's pet health reimbursement solution is now available to 1.7 million insured policyholders nationwide, if they are insured through one of these companies and have CareCredit.

Pet parents can also use CareCredit to pay for other eligible pet expenses that pet insurance doesn't cover, such as grooming, boarding and training, and food, at locations in the network making it easier to manage the cost of care. Charges not covered by insurance are the responsibility of the account holder, and purchases with promotional financing must be paid within the promotional period.

Veterinary practices are encouraged to learn more, schedule a demo, and sign up for the integrated Clarus Portal to experience how this innovative solution can transform their operations and enhance client care. More information can be found here:

www.carecredit.com/clarus.

About Synchrony

Synchrony (NYSE: SYF) is a leading consumer financing company that has been at the heart of American commerce and opportunity for nearly a century. Synchrony delivers credit and banking products that empower tens of millions of consumers to improve their financial lives and access what matters most. Leveraging innovative solutions that are shaping the future of retail commerce, Synchrony supports the growth and success of some of the nation's most respected brands, alongside hundreds of thousands of small and midsize businesses, including health and wellness providers. Committed to excellence in service and culture, Synchrony is honored to be ranked the #1 Best Company to Work For® in the U.S. by Fortune magazine and Great Place to Work®. For more information, visit www.synchrony.com.

About Clarus Technology

Clarus Technology is transforming the veterinary space by making financial care conversations easier for providers and pet owners. Across the animal health ecosystem, the financial conversation in a vet practice is one of the hardest moments in pet care. Clarus connects cost-of-care tools, including CareCredit and insurance, presenting actionable insights at the point of care and throughout the pet's health journey, expanding a way to pay for care, improving outcomes, and enhancing the hospital experience for clients and care teams alike.

About Clarus Portal

- It is a complementary suite of tools with a single, intuitive dashboard that brings together pet insurance information, claims insights, and flexible financing options, offering full visibility into cost-of-care and actionable insights.
- **Key Functionality:**
 - **Real-time Claims Support:** Search, submit, and track pet insurance claims

directly from the portal, with instant visibility into policy details and claim status.

- **Financial Navigator:** View and act on flexible financing options tailored to individual client needs and their specific insurance coverage, simplifying crucial conversations.
- **Practice Dashboard:** Access a wealth of data on insurance and cost-of-care financing trends, enabling practices to optimize revenue opportunities and identify growth areas.
- **Corporate Dashboard:** For groups, explore consolidated, aggregated metrics across locations, offering insight into insurance and CareCredit adoption, filtering by region and practice to drive strategic decisions.

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